IndyMac Mortgage Services,
a division of OneWest Bank, FSB
6900 Beatrice Drive • Kalamazoo, MI 49009

ESCROW ACCOUNT DISCLOSURE STATEMENT

DATE: December 28, 2012
LOAN NUMBER: [redacted]

For statement questions,
Please call Customer Service at
1.800.781.7399

Visit our website at:
www.owb.com

[redacted]

/FD/PM

CLIFTON H WILSON
14800 WESTERN MILL ROAD
Lawrenceville VA 23868

PLEASE BE ADVISED THAT THIS STATEMENT IS NOT BEING USED TO COLLECT A DEBT, BUT IS FOR INFORMATIONAL PURPOSES ONLY.

YOUR MONTHLY MORTGAGE PAYMENT MAY BE CHANGING - THIS NOTICE WILL HELP YOU UNDERSTAND WHY

As you know, we maintain an escrow account for your mortgage which is used to pay such items as property taxes, insurance premiums, or mortgage insurance. The escrow account must be reviewed at least annually to determine whether enough funds are being collected each month, and whether the account has a shortage or surplus. This notice provides all of the information required by federal regulations to help you understand how IndyMac Mortgage Services calculates your monthly escrow payment and determines the proper account balance required. Please take a few minutes to read this notice carefully. It has been provided to answer most of your questions.

PART 1 - WHAT ESCROW AMOUNTS CAN I EXPECT INDYMAC MORTGAGE SERVICES TO PAY IN THE COMING 12 MONTHS?

We expect to disburse money from your escrow account to pay certain escrow bills as they are due. We anticipate paying these amounts for the next 12 months to help us determine how much money is needed in your escrow account. The following are our estimates:

MORTGAGE INS	$2,309.64	HAZARD INS	$1,001.11	COUNTY TAX	$942.82

The total amount of all of these estimated escrow payments is $4,253.57. Your normal escrow payment must be one-twelfth of the total annual amount. The monthly escrow payment for your mortgage is $354.47 based on this information.

PART 2 - WHAT IS MY NEW MORTGAGE PAYMENT AMOUNT?

Your total monthly mortgage payment includes the monthly escrow payment. It also includes the monthly amount for repayment of your loan (principal and interest) and other amounts, for services you have requested. The following is a breakdown of the new monthly mortgage payment amount:

Loan Payment (principal and interest):	$1,688.54	(this is determined from your Loan Note)
Escrow Payment (tax and insurance):	$354.47	(see Part 1 for explanation)
Escrow Shortage/Surplus:	$28.41	(see Part 3 for explanation)
Optional Services:	$0.00	(for customers selecting optional services)
Miscellaneous:	$0.00	
Less: Buydown/Assistance Payment:	$0.00	
TOTAL NEW MORTGAGE PAYMENT IS	**$2,071.42**	**BEGINNING ON March 01, 2013.**

Note: Your monthly payment may also change in the future if you have an adjustable rate mortgage, buydown/assistance subsidies, select optional services or you have a surplus less than $50.00.

Your new payment amount will be $2,043.01 if you pay your shortage in a lump sum.

PART 3 - WHY IS THERE A SHORTAGE OR SURPLUS IN MY ESCROW ACCOUNT?

We anticipate that your escrow balance will be $469.02 at the end of February. We require that your escrow balance be $809.93 at that time. This results in a shortage of $340.91.

If your escrow account started with the required beginning balance, then the account would reach a low point (or minimum balance) at some point in the next 12 months of $324.00. This low point or minimum balance cannot be more than is allowable under federal regulations, under your state's laws/ regulations, or by the specific terms of your mortgage contract. Information on the reverse side will help you understand how much money we need in the escrow account and how it is used.

*** CONTINUED ON REVERSE SIDE ***

IndyMac Mortgage Services,
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6900 Beatrice Drive • Kalamazoo, MI 49009

CLIFTON H WILSON
14800 WESTERN MILL ROAD
LAWRENCEVILLE VA 23868

S H O R T A G E

LOAN NUMBER: [redacted]

SHORTAGE AMOUNT: $340.91-

PLEASE BE ADVISED THAT THIS STATEMENT IS NOT BEING USED TO COLLECT A DEBT, BUT IS FOR INFORMATIONAL PURPOSES ONLY.

If you prefer to pay your escrow shortage of $340.91 in a lump sum, please make your check payable to IndyMac Mortgage Services and return with this coupon. Please include your loan number on the check and send to IndyMac Mortgage Services, PO Box 4045, Kalamazoo, MI 49003-4045. Your new payment amount will then be $2,043.01 effective March 01, 2013.

INDYMAC MORTGAGE SERVICES
PO BOX 4045
KALAMAZOO MI 49003-4045

LOAN NUMBER: [redacted]

PART 4: SUMMARY OF YOUR PROJECTION OF ESCROW ACCOUNT FOR THE NEXT 12 MONTHS.

To see why we must start with the required beginning balance, please review the following projection which shows the: estimated monthly deposits to escrow, estimated disbursements from escrow, and monthly ending account balances. The escrow account should start with the required beginning balance for the 12 month period covering 03/13 thru 02/14.

Description	Month	Anticipated Amount To Escrow	Anticipated Amount From Escrow	Projected Escrow Balance at End of Month	Balance Required at End of Month
	Beginning:			$469.02	$809.93
MORTGAGE INS	March	354.47	192.47	631.02	971.93
MORTGAGE INS	April	354.47	192.47	793.02	1,133.93
MORTGAGE INS	May	354.47	192.47	955.02	1,295.93
MORTGAGE INS	June	354.47	192.47	1,117.02	1,457.93
MORTGAGE INS	July	354.47	192.47	1,279.02	1,619.93
MORTGAGE INS	August	354.47	192.47	1,441.02	1,781.93
MORTGAGE INS	September	354.47	192.47	1,603.02	1,943.93
MORTGAGE INS	October	354.47	192.47	1,765.02	2,105.93
HAZ INS	October	.00	1,001.11	763.91	1,104.82
MORTGAGE INS	November	354.47	192.47	925.91	1,266.82
COUNTY TAX	**November**	**.00**	**942.82**	**16.91 -**	**324.00**
MORTGAGE INS	December	354.47	192.47	145.09	486.00
MORTGAGE INS	January	354.47	192.47	307.09	648.00
MORTGAGE INS	February	354.47	192.47	469.09	810.00
	Totals:	4,253.64	4,253.57		

PART 5: SUMMARY OF YOUR ESCROW ACCOUNT SINCE THE LAST TIME YOU RECEIVED AN ESCROW STATEMENT WITH A 12 MONTH PROJECTION.

The last 12-month projection you received included estimates of escrow deposits and escrow disbursements for taxes and/or insurance. The escrow payment was 333.81. The following information provides a summary of what we estimated would happen compared to what actually happened in your account.

Activity Description	Month	PROJECTED Deposits	PROJECTED Disbursements	PROJECTED Balance	ACTUAL Deposits	ACTUAL Disbursements	ACTUAL Balance

PRIOR ANALYSIS INFORMATION IS NOT AVAILABLE.
WE ARE UNABLE TO PROVIDE A PROJECTED VERSUS ACTUAL HISTORY AT THIS TIME.

The above shows the projection from the last escrow statement and what actually happened in the escrow account. You can compare these amounts to see the differences. For example, if actual bills were paid in a month different than we estimated, the ending monthly balance may have been different than what was projected. If actual bills paid were in an amount different than we estimated, the ending monthly balance may have been different than what was projected.

There are asterisks (*) above for any item which was either paid in a different month or in a different amount than the original estimates. An "E" indicates a projected deposit that has not yet been received or a projected payment we estimate will be paid as shown.

The history information may be incomplete if this is the first escrow analysis since IndyMac Mortgage Services began servicing your loan.

If we paid out more than we estimated, the escrow balance may have a shortage. If we paid out less than we estimated, the escrow balance may have a surplus. The amount of a shortage or surplus is explained in Part 3.

Need To Reach Us?

Visit our website at:
www.owb.com

Automated Information:
1-800-781-7399

Contact us through our website:
Use our secured messaging service online through your My Mortgage account at www.owb.com

Customer Service:
1-800-781-7399
8:00 am - 9:00 pm EST, Monday - Friday

Correspondence Address:
IndyMac Mortgage Services
a division of OneWest Bank, FSB
PO Box 4045
Kalamazoo, MI 49003-4045

Overnight Address:
IndyMac Mortgage Services
a division of OneWest Bank, FSB
6900 Beatrice Drive
Kalamazoo, MI 49009

Fax Numbers:

Insurance Dept.	269-353-2434
Tax Dept.	269-353-2485
Payoff Dept.	269-353-2437
All Other Faxes	269-353-2432